

ADBANC, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1055623	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$497	\$513	3.3%		
Loans	\$450	\$439	-2.4%		
Construction & development	\$42	\$27	-36.1%		
Closed-end 1-4 family residential	\$61	\$65	6.9%		
Home equity	\$3	\$2	-10.6%		
Credit card	\$0	\$0			
Other consumer	\$14	\$13	-6.8%		
Commercial & Industrial	\$71	\$72	2.1%		
Commercial real estate	\$123	\$120	-2.0%		
Unused commitments	\$70	\$73	5.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	0.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$2	45.3%		
Cash & balances due	\$11	\$39	259.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$443	\$456	3.0%		
Deposits	\$397	\$425	7.1%		
Total other borrowings	\$44	\$30	-31.5%		
FHLB advances	\$44	\$30	-31.5%		
Equity					
Equity capital at quarter end	\$54	\$57	5.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.0%	11.0%	--		
Tier 1 risk based capital ratio	11.7%	12.8%	--		
Total risk based capital ratio	13.0%	14.1%	--		
Return on equity ¹	12.6%	6.8%	--		
Return on assets ¹	1.4%	0.8%	--		
Net interest margin ¹	5.5%	5.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	57.5%	145.4%	--		
Loss provision to net charge-offs (qtr)	80.4%	108.7%	--		
Net charge-offs to average loans and leases ¹	1.0%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	14.0%	2.9%	2.6%	0.1%	--
Closed-end 1-4 family residential	0.5%	0.9%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	1.7%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.0%	0.2%	0.3%	--
Commercial & Industrial	0.4%	1.4%	0.2%	0.3%	--
Commercial real estate	3.4%	2.4%	0.0%	0.4%	--
Total loans	2.4%	1.2%	0.3%	0.2%	--